This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-15   (canceled)

Claim 16   (currently amended): A data transfer method for topping up a prepaid electronic credit, in real time, associated with a service user over a data and telecommunication network, the method comprising the steps of:

defining the service user as a holder of a first electronic settlement account;

defining a service operator as a holder of a second electronic settlement account;

transmitting a transfer signal from a terminal of the service user; ~~and~~

reserving a predetermined electronic sum of money in the first electronic settlement account in response to the transfer signal; and

transferring said sum to the second electronic settlement account, and increasing the prepaid electronic credit at the same time, wherein said steps of reserving the predetermined electronic sum of money, transferring the sum to the second electronic settlement account, and increasing the prepaid electronic credit occur in real time, ~~in response to the transfer signal, by a predetermined electronic sum of money and, in real time, transferring the sum of money from the first electronic settlement account to the second electronic settlement account.~~

Claim 17   (previously presented): A data transfer method for topping up a prepaid electronic credit, in real time, associated with a service user over a data and telecommunication network as claimed in claim 16, the method further comprising the steps of:

managing the prepaid electronic credit on a credit management server in the data and telecommunication network;

managing the first and second electronic settlement accounts on an account management server in the data and telecommunication network; and

implementing a piece of money transfer software on an application server in the data and telecommunication network to assist in the data transfer.

Claim 18   (previously presented): A data transfer method for topping up a prepaid electronic credit, in real time, associated with a service user over a data and telecommunication network as claimed in claim 17, the method further comprising the steps of:

setting up a connection to the application server via the terminal of the service user;

using the terminal to transfer to the application server at least one of an authentication code and a credit identifier for the prepaid credit, an account identifier for the settlement account, and the predetermined electronic sum of money;

checking, via the application server, the transmitted data and a sufficiency of the predetermined sum of money in the settlement account;

debiting, if a result of the check is positive, the predetermined sum of money from the first settlement account;

crediting the predetermined sum of money to the second settlement account;

increasing the prepaid credit by the predetermined sum of money; and

creating a log record for the debit/credit operation.

Claim 19   (previously presented): A data transfer method for topping up a prepaid electronic credit, in real time, associated with a service user over a data and telecommunication network as claimed in claim 18, the method further comprising the step of:

transmitting, via the application server, an acknowledgment signal to the terminal of a service user when the transaction has been performed.

Claim 20   (previously presented): A data transfer method for topping up a prepaid electronic credit, in real time, associated with a service user over a data and telecommunication network as claimed in claim 18, the method further comprising the steps of:

automatically setting up a connection, to check the credit identifier, between the application server and the credit management server; and

automatically setting up a connection, to check the account identifier of the settlement account, between the application server and the account management server.

Claim 21   (previously presented): A data transfer method for topping up a prepaid electronic credit, in real time, associated with the service user over a data and telecommunication network as claimed in claim 18, the method further comprising the step of:

entering one of the authentication code and the credit and account identifier and the predetermined sum of money on the terminal of a service user via one of keyboard and voice entry under menu control.

Claim 22   (cancelled).

Claim 23   (previously presented): A data transfer method for topping up a prepaid electronic credit associated with a service user over a data and telecommunication network as claimed in claim 17, the method further comprising the step of:

transmitting, via the application server, a first and a second acknowledgment signal to the service user and the service operator, respectively, when a transfer has been made.

Claim 24   (previously presented): A data transfer method for topping up a prepaid electronic credit, in real time, associated with a service user over a data and telecommunication network as claimed in claim 16, the method further comprising the step of:

performing at least part of the transfer operation over a mobile radio network.

Claim 25   (previously presented): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time, comprising:

a credit counter, managed on a credit management server, for storing the electronic credit;

first and second settlement account memories on at least one account management server;

money transfer software, implemented on an application server, for electronically transferring money from the first settlement account memory to the second settlement account memory in real time, and for transmitting associated data to the credit memory;

a service user terminal connected to the data and telecommunication network for entering and transmitting data required for topping up the credit to the application server, wherein a trigger signal is transmitted from the service user terminal to trigger a transfer of money from the first settlement account memory to the second settlement account memory and while concurrently increasing a count of the credit counter, and wherein the prepaid electronic credit is associated with a second terminal.; and

a data link between the application server, the credit management server, the account management server and the service user terminal for data communication associated with the data transfer.

Claim 26   (previously presented): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time as claimed in claim 25, wherein the terminal is a mobile radio terminal connected to a mobile radio network.

Claim 27   (previously presented): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time as claimed in claim 25, wherein the prepaid credit is stored on a prepaid card associated with a service operator and a mobile radio network.

Claim 28   (canceled).

Claim 29   (previously presented): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time as claimed in claim 26, wherein the prepaid card is associated with the second terminal as a mobile radio terminal.

Claim 30   (previously presented): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network as claimed in claim 25, wherein the application server has an authentication code memory and a comparison unit, connected at an input, for comparing an authentication code received from the service user terminal with a stored authentication code, and for outputting an enable signal for the payment operation if the authentication code received from the service user terminal and the stored authentication code match.

Claim 31   (previously presented): A data transfer system for topping up a prepaid electronic credit of a service user over a data and telecommunication network in real time as claimed in claim 30, wherein the application server has a decoding unit for obtaining at least one of a credit and an account identifier for one of the prepaid electronic credit and the settlement account from the authentication code.